







**PERSONAL AND HOUSEHOLD EFFECT SHIPMENT TERMS AND CONDITIONS**  
**INSURANCE DOES NOT COVER ANY CLAIM FOR:**

- (a) loss or damage directly or indirectly caused by or arising out of the acts of any government, customs authority, official confiscation, or consequential losses and depreciation in value due to delay.
- (b) items missing from owner packed (PBO) or condition unknown (CU) cartons. Claims will not be honored for the loss of any PBO or CU carton unless the shortage is noted at the time of delivery and reported to I.T.I. within 45 days of delivery. Recovery will be limited to USD \$500.00 per missing PBO or CU carton.
- (c) loss due to damage or breakage of items in owner packed (PBO) or condition unknown (CU) cartons, crates, or containers.
- (d) loss or damage to jewelry, watches, gems, stones, including but not limited to objects partially or fully made of natural or manufactured stone, petrified wood, fossils, cash, currency or bank notes, deeds, traveler's cheques, coin or stamp collections, alcoholic beverages, negotiable items, contraband, prescription drugs, or other like items.
- (e) loss or damage caused by wear and tear, pre-existing damages, changes in climatic conditions, infestations, inherent vice, or damage that cannot be verified as transit-related and caused by the mover's handling of the shipment.
- (f) any internal electrical or mechanical component of any device unless exceptions are noted at the time of delivery for external damage to such property. Loss of data, manufacturer defects, recalibration, or wear and tear are also excluded. Electrical or mechanical malfunctioning coverage, excluding vehicles and items over 5 years old, is available for an additional premium to cover internal transit-related damages. The claimant must provide third-party verification of transit damages in the event of a claim.
- (g) loss or damage to any item unless the premium for the insurance has been received by I.T.I.
- (h) loss or damage to vehicles while being driven under their own motive power except while on the premises of the port.
- (i) marring, denting, chipping, or scratching on automobiles, motorcycles, or other motor vehicles over three years old. The maximum valuation for vehicles will be the actual cash value for like kind and quality.
- (j) non-factory installed accessories, removable items on vehicles, or goods of a personal nature shipped inside vehicles.
- (k) wrinkled or soiled clothing, linens, drapes, rugs, or handbags.
- (l) marring, scratching, denting, chipping, or rubbing on items received by the carrier as condition unknown (CU).
- (m) concealed missing or non-delivery of a shipping package or item if the delivery receipt shows that it was delivered to the final destination. Exceptions taken at delivery must specifically list individual missing items; open-ended exceptions will not be honored.
- (n) items not listed on the inventory prepared at origin. Items not shipped are not insured.
- (o) appraisal fees, shipping charges, damages caused by assembly or disassembly, items disassembled by owner, items not properly prepared for transport, items used as a shipping receptacle, commercial packaging, items having no commercial value, personal documents, items of sentimental value, or property damage.
- (p) an entire set if a portion of the items are lost or damaged. Payment will only be made for the proportionate value of the item(s) lost or damaged. Pairs and sets coverage, excluding Lego sets, is available for an additional premium to cover transit-related damages.
- (q) loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, however caused.
- (r) physical loss or damage to the property carried out for political, terroristic, or ideological purpose when property is in storage.
- (s) loss and/or damage on door-to-port shipments unless exceptions are noted when the shipment is received at the port of discharge or shipments delivering to a self-storage facility unless exceptions are noted when the shipment is received at the self-storage facility.
- (t) loss or damage to plasma televisions, plasma monitors, or like plasma items.
- (u) structural damage or reduction in the quality to system or kit furniture arising as the result of dismantling or reassembly.
- (v) experimental or prototypical vehicles.
- (w) loss or damage attributable to fumigation or contamination of the shipment from any cause.
- (x) loss or damage to live or perishable items.
- (y) auction house premiums and fees. Valuation for auction items is limited to the sale price, not exceeding the highest estimated value that the auction house assigned before auction, or as stated on a certified appraisal.

This insurance includes coverage for up to 90 days of storage at origin and/or destination within an approved warehouse. Mini-storage facilities, self-lock areas, garages, and other similar facilities are not considered approved warehouses. If the storage period exceeds 90 days, the Assured or the Assured's agent must notify I.T.I. prior to expiration of the coverage period and pay any additional premium required to avoid a lapse in coverage.

If insurance is issued on a Total Loss Only or FPA basis, coverage applies only to a complete loss of the entire shipment caused by an insured peril, and excludes all partial loss or damage under any circumstances.

Claim settlement shall be the lesser of the repair cost, replacement cost, or as stated on the valuation form. Insurance will not pay more than 50% of the insured value for repairs and/or loss of value. In the event of a claim, items grouped on the valuation form will be averaged. Insurance coverage is based on the declared value per item or set. If the number of items shipped exceeds the number insured, coverage will be averaged across the total quantity shipped. Items not listed and valued on the valuation form are not insured. The insurance company reserves the right to replace the damaged or missing items with items of like kind and quality. If any item within a set is lost or damaged, payment shall be made only for the proportionate value of the item damaged, not the entire set. All packed items will be considered condition unknown (CU) if insurance is not issued on or before the earliest date of packing or pickup, whichever occurs first.

CLAIMS MUST BE SUBMITTED ONLINE TO I.T.I. WITHIN 45 DAYS OF DELIVERY AT WWW.INTERTRANSINS.COM. The Assured is required to provide pictures and professional repair estimates for damaged items. Estimate fees are not covered. The disposal, repair, or additional transportation of any damaged item(s) is prohibited unless approval has been obtained from I.T.I. or your claim has been completed. The insurance company reserves the right to inspect and verify all reported damages and to require substantiation of any claimed amounts, values of items claimed, or proof of ownership. All claim payments, minus any applicable deductible, will be made in U.S. dollars (USD) and will be based on the exchange rate in effect at the time the shipment is declared to I.T.I. If the insurance company replaces, makes a total loss payment, or pays the insured amount as shown on the valuation form for a damaged article, the insurance company shall have the right, at its option, to take possession of and salvage the damaged article. After payment of a claim under this insurance document, the insurance company shall be entitled, to the extent of its payment, to all the Assured's rights of recovery against any person or organization. (Rev: 05/2026)